

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Keith Gillespie  
Doris Marie Gillespie  
Debtor(s)

Case No. 16 B 08784

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/15/2016.
- 2) The plan was confirmed on 07/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/18/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/02/2016.
- 5) The case was Dismissed on 11/14/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,586.00
Less amount refunded to debtor	\$1,197.00

**NET RECEIPTS:**

**\$4,389.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$179.28
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,179.28**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Financial CRE	Unsecured	605.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	2,011.00	133.69	133.69	0.00	0.00
AT T	Unsecured	171.00	NA	NA	0.00	0.00
AT T	Unsecured	294.00	NA	NA	0.00	0.00
AT T	Unsecured	616.00	NA	NA	0.00	0.00
AT&T Mobility II LLC	Unsecured	1,604.00	2,220.84	2,220.84	0.00	0.00
ATG Credit LLC	Unsecured	25.00	NA	NA	0.00	0.00
ATT	Unsecured	293.00	NA	NA	0.00	0.00
Bristol West Insurance Services	Unsecured	173.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	1,734.00	1,971.35	1,971.35	0.00	0.00
Capital Accounts	Unsecured	217.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	248.00	323.37	323.37	0.00	0.00
Cavalry SPV I LLC	Unsecured	403.00	403.29	403.29	0.00	0.00
City of Chicago Department of Revenue	Unsecured	700.00	3,142.00	3,142.00	0.00	0.00
Commonwealth Edison	Unsecured	2,133.00	2,148.94	2,148.94	0.00	0.00
Convergent Outsourcing Inc.	Unsecured	166.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Cook County Treasurer	Unsecured	0.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Secured	5,938.48	5,938.48	5,938.48	995.31	105.97
Financial Recovery Services	Unsecured	403.00	NA	NA	0.00	0.00
Ginny's	Unsecured	221.00	NA	NA	0.00	0.00
Healthcare Medsupply LLC	Unsecured	373.00	NA	NA	0.00	0.00
Home At Five	Unsecured	81.00	NA	NA	0.00	0.00
Hughes Network Systems	Unsecured	72.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	452.00	916.57	916.57	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	996.00	349.66	349.66	0.00	0.00
Illinois Dept of Revenue 0414	Priority	0.00	649.70	649.70	0.00	0.00
Illinois Dept of Revenue 0414	Priority	0.00	1,132.41	1,132.41	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	212.00	212.00	0.00	0.00
Illinois Title Loans, Inc	Secured	2,043.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	105.00	5,637.80	5,637.80	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Imaging Associates of Indiana	Unsecured	53.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	5,715.00	2,941.08	2,941.08	0.00	0.00
Internal Revenue Service	Unsecured	0.00	110.32	110.32	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	372.00	372.88	372.88	0.00	0.00
Midland Funding LLC	Unsecured	0.00	804.60	804.60	0.00	0.00
Municipal Collections Of America	Unsecured	270.00	405.00	405.00	0.00	0.00
Municipal Collections Of America	Unsecured	500.00	202.50	202.50	0.00	0.00
Nestle Waters North America	Unsecured	152.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	282.00	1,775.34	1,775.34	0.00	0.00
Ocwen Loan Servicing LLC	Secured	14,382.02	14,382.02	14,382.02	108.44	0.00
Ocwen Loan Servicing LLC	Secured	196,857.00	319,570.62	319,570.62	0.00	0.00
Portfolio Recovery Associates	Unsecured	539.00	538.52	538.52	0.00	0.00
Portfolio Recovery Associates	Unsecured	732.00	731.71	731.71	0.00	0.00
Santander Consumer USA	Secured	16,819.00	17,021.86	17,021.86	0.00	0.00
Sprint	Unsecured	602.00	NA	NA	0.00	0.00
University of Illinois	Unsecured	2,065.00	NA	NA	0.00	0.00
Village of Lynwood	Unsecured	500.00	NA	NA	0.00	0.00
Wells Fargo Bank	Secured	5,783.00	5,783.84	5,783.84	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$319,570.62	\$0.00	\$0.00
Mortgage Arrearage	\$14,382.02	\$108.44	\$0.00
Debt Secured by Vehicle	\$22,960.34	\$995.31	\$105.97
All Other Secured	\$5,783.84	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$362,696.82</b>	<b>\$1,103.75</b>	<b>\$105.97</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,723.19	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,723.19</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,400.38</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,179.28</u>
Disbursements to Creditors	<u>\$1,209.72</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,389.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2017

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.